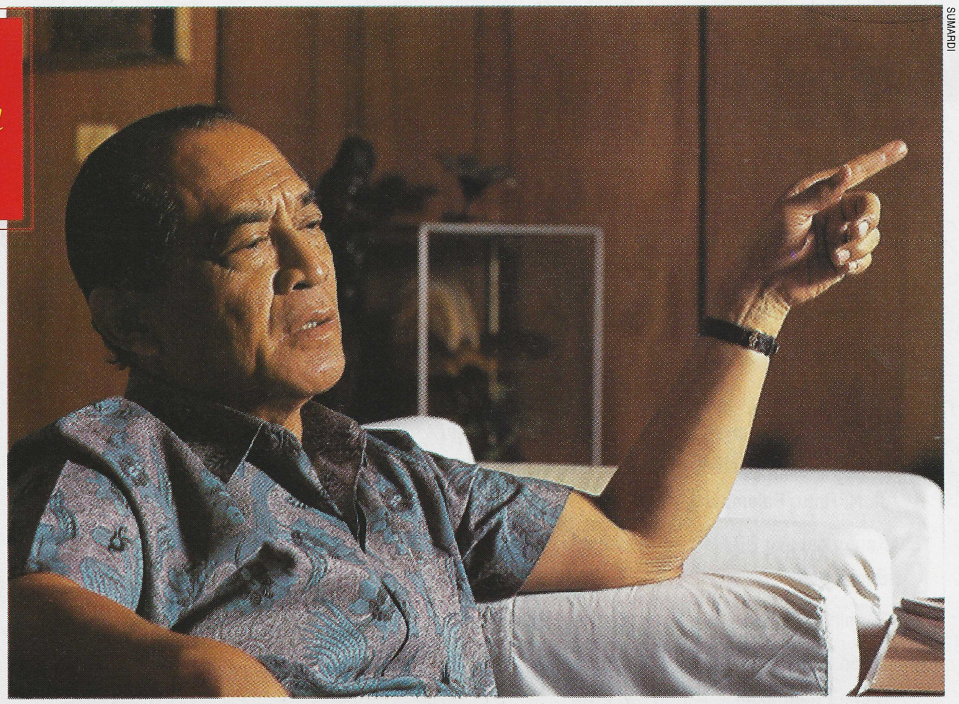
Banyak yang Bernilai Sejarah

ALI SADIKIN


SUMARDI

Sementara itu, yang berkaitan dengan tukar bangun, BPK juga menemukan 21,64 ribu meter persegi yang ditukar bangun senilai Rp 9,58 miliar dilaksanakan dengan persyaratan yang kurang menguntungkan. Masing-masing Departemen Pertanian senilai rp 2,21 miliar, Departemen Pertambangan dan Energi Rp 6,66 miliar, Departemen Koperasi Rp 712,68 juta dan Departemen Perhubungan Rp 14,66 miliar.

Menurut Mari'e Muhamad, Menteri Keuangan,"Tukar Bangun menuruti ketentuan yang berlaku, bila pihak ketiga belum dapat memenuhi janjinya, pemerintah tidak serta merta menyerahkan asetnya. Jadi masih tetap tercatat sebagai aset negara."

Bagi pemerintah, tukar bangun merupakan alternatif terakhir ketika kebutuhan *kocek* untuk menyediakan berbagai fasilitas birokrasi mulai menipis. "Kalau hanya mengharapkan dana-dana dari APBN akan memakan waktu lama, sementara kondisi bangunan sendiri sudah tidak mendukung kelancaran tugas kepolisian," ungkap Banurusman, Kapolri.

Ini pula yang melandasi banyak instansi pemerintah melakukan tukar bangun. Beberapa contoh yang sudah ada, sebut saja, tukar bangun antara lahan milik Departemen Luar Negeri di jalan Iskandarsyah, Kebayoran Baru, Jaksel dengan pihak PT Toserba Pasar Raya (Abdulatif; lahan milik MBAU di jalan Gatot Subroto, Jaksel dengan RNI (sebelumnya Grup Wirontono dan Tigamas): lahan milik Ditjen Imigrasi di Cikini Raya, Jakpus dengan pihak PT DWi Budi Widjaya (Sudwikatmono); lahan milik PT Industri Sandang, Senayan dengan pihak PT Graha Delta Citra (Sudono Salim), dan lain-lain (*lihat Tabel*).

Di luar Jakarta malahan lebih marak — walaupun kebanyakan baru komitmen. Sebut saja, misalnya, kompleks stadion Mattoangin Ujungpandang yang sudah ditukar bangun kepada pihak Bajamas Asri Development. Kemudian lahan di kantor cabang PDAM Surabaya yang dialihkan kepada pihak Grup Ometraco. Tak cuma itu, pihak swasta pun memburu Lembaga Pemasyarakatan Kalisosok Surabaya, GOR Kodya Bogor, asrama haji Palembang, serta beberapa lahan milik Polda Jateng di Semarang dan di Yogyakarta, dan terakhir yang makin maraknya beritanya adalah kampus APP/SMPP Malang yang dikuasakan kepada PT Bentala Bangun Persada.

Kecenderungan tukar bangun itu makin samar dalam perkembangannya karena ada pula lahan milik negara yang digunakan dengan sistem *built, tansfer and operation* — bangun, transfer dan operasi (BTO). Apabila tidak dilakukan penyebaran informasi yang benar dan luas, boleh jadi akan terjadi kerancuan dan menjadi tanda tanya besar bagi masyarakat.

Secara umum, Ali Sadikin, mantan Gubernur DKI Jakarta, berkomentar, "Bukan saya anti, tetapi mengapa sasaran lahan untuk ditukar bangun banyak yang bernilai sejarah dan memiliki apresiasi arsitektur kelas dunia. Lahan-lahan yang kini sudah dikuasakan kepada anak pejabat itu banyak yang merupakan ide Bung Karno, presiden pertama Indonesia."

Ali Sadikin kemudian menggambarkan kesatuan tatanan antara kompleks MBAU dengan tugu Pancoran. "Apa kemudian tugu itu dipindahkan juga ke Cilangkap?" ujar Ali Sadikin." Lalu soal Mapolda, kenapa harus yang berhadapan ke Sudirman yang diminta? "

Didik J. Rachbini, Direktur Indef menambahkan, "Ruilslag sebenarnya merupakan transaksi biasa dalam rangka memperbaiki posisi kedua belah pihak — baik pemerintah sebagai pemilik aset maupun swasta yang menginginkan tempat-tempat strategis. Biasanya aset-aset tanah dan bangunan tersebut mempunyai nilai yang tinggi dan seharusnya menjadi penyangga pihak-pihak, yang rentan. Tetapi di dalam proses transaksi tersebut ada pihak yang tergusur, yang secara legal formal selalu berada pada pihak yang kalah. Dengan demikian, pertimbangan subtantif sangat penting dikemukakan dalam rangka meminimalkan akibat negatif dari proses transaksi aset

Kisruh ruilslag selama ini, demikian Didik menambahkan, terjadi karena prinsip transparansi tidak ditegakkan sehingga ada pihak-pihak yang dirugikan, tetapi pelaku yang langsung terlibat menikmati keuntungan dari proses transaksi tadi. Karena itu, pelaku yang berkepentingan dan terlibat langsung lebih "berkenan" untuk melakukannya secara tertutup karena rente ekonomi yang hendak diburu.

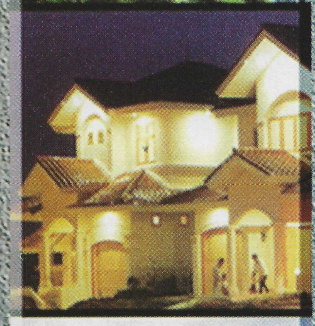
"Secara arsitektur, di Indonesia itu hanya ada tiga gedung yang merupakan puncaknya, Hotel Indonesia, Gedung DPR/MPR dan Gedung Granada. Nilai arsitekturnya tinggi dan ciptaan putra Indonesia. Nah kalau gedung-gedung itu dibongkar, bisa kualat kita," tambah Ali Sadikin. Agaknya antara kebutuhan sejarah dan bisnis memang tak selalu sejalan ■

BPWID

LAHAN MILIK NEGARA YANG SUDAH DAN AKAN RUILSLAG ATAU BTO

No.	Tanah/Bangunan	Luas	Nilai	Kompensasi	Pihak Pengganti	Pemilik
1.	Flat Deplu Jalan Iskandarsyah II Kebayoran, Jaksel	1.4 ha	Rp 20 miliar	1. Pembangunan Gedung Deplu Pejambon 2. Renovasi Gedung Pancasila 3. Penyediaan fasilitasperumahan.	PT Pasar Raya Toserba Jaya	Abdulatif
2.	Ditjen Imigrasi Jalan Cikini Raya, Jakpus	1,5 ha	Rp 22 miliar	Membangun gedung berlantai 7 untuk kantor Ditjen di jalan Kuningan, Jaksel dan fasilitas lainnya	PT Dwi Budi Widjaya	Sudwikatmono
3.	Gedung Advent Jl. MH Thamrin, Jakarta		Rp16,5 miliar			Sudwikatmono
4.	Mabes TNI AU Jl. Gatot Subroto		Rp 140 miliar	1. Membangun MBAU di Cilangkap 2. Membangun Perumahan di Halim	RNI	BUMN
5.	Mapolda Jl Sudirman	6,5 ha	Rp 328 miliar	1. Membangun gedung 26 lantai 2. Lahan 50 ha di Serpong	PT Mandala Putra Permai	Tommy Suharto
6.	PT Sandang Senayan	17,8 ha	Rp 159 miliar	Membangun kawasan industri sandang	Graha Delta Citra	Sudono Salim
7.	Asrama Haji Sumsel Jl. N. Ratu, Palembang	42,8 ha	Rp 1,4 miliar			
8.	Kantor cabang PDAM Surabaya	8000 m^2		Bangunan Pengganti	Ometraco	
9.	Terminal Cililitan	1,4 ha	Rp 8,6 miliar	Terminal Kampung Rambutan	PT Wahyu Permata Jaya	
10.	Ditjen Perkebunan & Ditjen Peternakan	0,5 ha 2,1 ha	Rp21,5 miliar	Pembangunan gedung di dekat Deptan	Yayasan Duta Indonesia	
11.	Kampus APP Malang	37,9 ha	Rp 26 miliar		PT Bentala Unggul Perkasa	
12.	Gedung Panca Niaga					
13.	Pool PPD Karamat				PT Angkasa Pura	
14.	Kantor PU Kramat Raya					
15.	Ditjen Pariwisata Kramat raya					
16.	STM Penerbangan					
17.	Kampus FPOK IKIP Pemuda (Dekat vooldroom)					
18.	Kantor Walikota Jaktim					
19.	Perum Peruri Jl. Dharmawangsa			Lahan di Karawang	PT Bana Puri Lestari	YDP Perum Peruri .
20.	RS Jiwa, Grogol					
21.	Gedung BKKBN Jalan MT Haryono		Rp 25 miliar	Pembangunan Gedung di Halim	PT Jaya Bima Agung	
22.	Kawasan Kantor Pemda Medan, Jl. Listrik	12.065 m^2	Rp 3,7 miliar	1. Membangun 5 gedung kantor dinas Di Pinang Baris 2. Membangun 3 gedung kantor dinas Di Karya Yasa, Medan Johor.	PT Mertju Buana International	Probosutedjo
23.	PPFN, Pondok Karya				PT Rina Citra Busanindo	
24.	Tanah Kota Kas desa Kabupaten Bekasi	172 ha	Rp17,2 miliar			
25.	6 Asrama Polri di Jakarta					
26.	Perumahan CPM Simpang, Medan; dan Perkantoran di Sukamulia, Medan.				Humpuss	Tommy Suharto
27.	Lahan Stasiun PJKA			BTO		

Diolah Properti Indonesia dari berbagai Sumber



5 PAMERAN BESAR DIBIDANG PERUMAHAN TAHUN 1996

PAMERAN
RUMAH & INTERIOR '96
BALAI SIDANG SENAYAN JAKARTA, 26 JANUARI - 4 PEBRUARI 1996

EKSPO REAL ESTAT '96
BALAI SIDANG SENAYAN JAKARTA, 5 - 14 APRIL 1996

PAMERAN
RUMAH IDEAL '96
BALAI SIDANG SENAYAN JAKARTA, 14 - 23 JUNI 1996

PAMERAN
RUMAH INDONESIA '96
BALAI SIDANG SENAYAN JAKARTA, 9 - 18 AGUSTUS 1996

EKSPO REI '96
BALAI SIDANG SENAYAN JAKARTA, 1 - 10 NOVEMBER 1996

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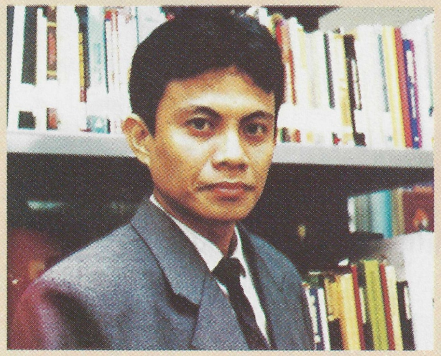
Rente Ekonomi *Ruilslag*

DIDIK J. RACHBINI



Kisruh *ruilslag* selama ini terjadi karena prinsip transparansi tidak ditegakkan.

Dalam suatu penelitian di luar Jawa, saya melihat konflik antara pedagang penghuni pasar tradisional dengan aparat pemerintah. Konflik tadi sudah mengarah pada pertentangan fisik. Pemerintah bersikeras memindah, dengan alasan pasar itu dianggap terlalu "jorok" dan tidak memenuhi syarat untuk berdiri tegak di tengah kota sehingga harus ditukarbangunkan (ruilslag) dengan pihak swasta. Di tempat strategis ini akhirnya dibangun sarana pertokoan swalayan, yang dimiliki pengusaha besar, yang mempunyai jaringan bisnis eceran secara luas pada skala nasional.

Dengan cara memburu tempat-tempat strategis ini, maka jaringan bisnis eceran besar ini bertumbuh di kota-kota besar. Tetapi perburuan lokasi strategis itu tidak bisa dilakukan tanpa menyingkirkan sejumlah besar pedagang kecil. Karena itu, pemerintah daerah diajak serta untuk mewujudkan impian membangun sarana perdagangan modern di tengah kota.

Tetapi tanah pengganti berada jauh dari keramaian sehingga ribuan pedagang-pedangan kecil tadi akan kehilangan sumber nafkah untuk sementara waktu atau selamanya. Konsep penataan ruang dalam kasus ini lebih dipertimbangkan sebagai agenda fisik, yang kurang memperhitungkan aspek-aspek sosial ekonomi dan dampak negatif terhadap masyarakat. Itu berarti, selama ini terjadi persoalan sosial ketika pemerintah menukargulingkan aset-aset strategis tadi. Harga aset diturunkan dan selisih dengan harga sebenarnya menjadi obyek kepentingan pribadi dan oknum yang ada.

Perencanaan dan keputusan penataan ruang sangat kompleks sehingga aspek-aspek nonfisik mau tidak mau harus dipertimbangkan secara mendalam. Kerumitan seperti ini semakin sulit ketika oknum-oknum birokrasi ikut bermain di air keruh dengan mempermainkan harga aset jauh di bawah harga sebenarnya. Selisih harga tersebut senantiasa menjadi obyek permainan di tingkat birokrasi daerah maupun pusat.

Akibatnya, ganti rugi atau santunan menjadi tidak layak atau bahkan tidak ada sama sekali, karena di dalam ruilslag tersebut bermain tangan-tangan tidak kelihatan. Korban pertama adalah pedagang-pedagang penghuni pasar tradisional tersebut karena kehilangan nafkah maupun pelanggannya. Ruilslag pun merupakan bagian dari obyek perburuan rente ekonomi, yang selama ini tertutup, di kalangan pelaku-pelakunya — pengusaha dan birokrasi.

Tukar guling atau ruilslag sebenarnya merupakan transaksi biasa dalam rangka memperbaiki posisi kedua belah pihak — baik pemerintah sebagai pemilik aset maupun swasta yang menginginkan tempat-tempat strategis. Biasanya aset-aset tanah dan bangunan tersebut mempunyai nilai yang tinggi dan seharusnya menjadi penyangga pihak-pihak, yang rentan. Tetapi di dalam proses transaksi tersebut ada pihak yang tergusur, yang secara legal formal selalu berada pada pihak yang kalah. Dengan demikian, pertimbangan subtantif sangat penting dikemukakan dalam rangka meminimalkan akibat negatif dari proses transaksi aset negara tersebut.

Selain sarana pasar tradisional di Jakarta dan kota-kota besar lainnya, ruilslag pun marak untuk perkantoran dan bangunan fisik. Posisi strategis dari perkantoran pemerintah merupakan aset dengan harga yang mahal, tetapi dinilai terlalu rendah oleh pelaku-pelaku tadi — khususnya dalam rangka menikmati rente ekonomi dari proses transaksi tersebut. Selama ini, proses transaksi ini sangat tertutup sehingga sulit melacak "permainan", yang terjadi di dalamnya.

Proses transaksi tertutup seperti ini telah berlangsung cukup lama dan umumnya sangat merugikan pihak pemerintah, tetapi menguntungkan pribadi pelakunya. Karena kasus berantai seperti ini, maka Mar'ie Muhammad menegaskan bahwa pengalihan aset pemerintah harus seizin Menteri Keuangan dan Presiden sendiri. Keputusan ini dilakukan untuk menghindari kerugian lebih banyak lagi dalam proses transaksi ruilslag selama beberapa tahun terakhir ini.

Keributan soal ruilslag tidak hanya terjadi di Jakarta di mana sejumlah aset negara beralih ke swasta dengan kerugian besar, yang ditanggung oleh pemerintah maupun masyarakat. Di Surabaya, sampai saat ini masih diributkan pengalihan aset tanah Pemerintah Kodya Surabaya, yang digugat dan dipertanyakan para wartawan. Ujung-ujungnya adalah konflik antara Wali Kota dengan wartawan, yang menjadi heboh nasional. Di Malang juga terjadi gugatan terhadap ruislag sarana pendidikan, yang prosesnya masih dianggap tidak transparan.

Bagaimana implikasi ekonomi politik dari kasus-kasus ruilslag ini? Aset-aset negara tersebut tergolong ke dalam barang publik, yang pemanfaatan dan pelepasannya harus mempertimbangkan aturan-aturan yang terkait dengan kepentingan publiknya. Berbeda dengan aset pribadi, pemanfaatan dan pelepasannya lebih ditentukan oleh pemiliknya sendiri. Pihak luar relatif tidak berhubungan dengan aet pribadi tersebut sehingga kesalahan dalam memanfaatkan dan melepaskannya akan dirasakan langsung oleh pemiliknya.

Sementara itu, kesalahan dalam pemanfaatan dan pelepasan aset publik akan berdampak negatif terhadap publiknya sehingga ada unsur penting yang harus ikut, yakni transparansi dan accountability. Kisruh ruilslag selama ini terjadi karena prinsip transparansi tidak ditegakkan sehingga ada pihak-pihak yang dirugikan, tetapi pelaku yang langsung terlibat menikmati keuntungan dari proses transaksi tadi. Karena itu, pelaku yang berkepentingan dan terlibat langsung lebih "berkenan" untuk melakukannya secara tertutup karena rente ekonomi yang hendak diburu.

*) *Penulis, Direktur Indef dan Dekan FE Universitas Mercu Buana.*

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PANDAMSIH: PRIMADONA MUNAS REI

Pandamsih benar-benar menjadi primadona dalam Munas REI ke-8 yang yang berlangsung bulan lalu di Balai Sidang Jakarta. Selepas jam makan siang, selama dua hari berturut-turut, para peserta Munas terutama yang berasal dari luar Jakarta, dengan sabar menunggu di satu ruang yang disediakan panitia untuk mendapat giliran berkonsultasi dengan wanita berparas ayu ini.

Masalah apa gerangan yang ingin disampaikan para pengusaha realestat itú? Mudah ditebak. Pandamsih adalah direktur kredit BTN, bank pemerintah yang ditugasi untuk membiayai pembangunan rumah sederhana. Apa yang dikonsultasikan para peserta Munas REI kepada Pandamsih, sudah pasti berkisar pada masalah kredit yang mereka ajukan kepada BTN.

"Ini cuma konsultasi biasa. Sebagian dari mereka menanyakan prosedur memperoleh kredit BTN. Ada juga yang mempersoalkan, mengapa permohonan kreditnya belum terealisir," ujar Pandamsih, tentang pertemuan itu. Forum konsultasi itu, memang dibentuk secara spontan oleh Panitia Munas, sebagai kelanjutan dari dialog Direksi BTN dengan para anggota REI di hari pertama Munas.

SUMARDI

Bagi Pandamsih, yang meniti karir di BTN sejak 1978, apa yang disampaikan para peserta Munas REI itu tentu bukan hal baru. Maklumlah, dalam kapasitasnya sebagai direktur kredit, ia sering mewakili Dirut BTN Wididgo Sukarman untuk berbicara di beberapa Musda REI dan forum-forum lainnya. Ia juga sering mengikuti kunjungan kerja Menpera Ir. Akbar Tandjung ke berbagai daerah, hingga banyak menguasai perkembangan pembangunan perumahan, khususnya perumahan sederhana.

Kematangan Pandamsih juga terlihat dari caranya menjawab pertanyaan wartawan. "BTN sudah sangat luwes dalam menangani kredit bagi pengembang kecil yang akan membangun RS dan RSS. Berbagai jalan sudah diupayakan BTN untuk membantu pengembang kecil. Kita sering melihat satu proyek bukan dari aspek jaminannya semata, tapi dari prospeknya. Tapi masalah keamanan kredit juga harus diperhatikan, karena ini merupakan dana masyarakat," ujarnya, tentang banyaknya pengembang yang mengeluhkan lambatnya penyaluran kredit BTN. "Kalau syaratnya cukup, masa prosesnya diperlambat." ■

LENNY MARLINA : BELAJAR DARI MENJUAL RUMAH

SUMARDI

Cukup lama wajah cantik ini tidak muncul di layar kaca. Selain sebagai bintang iklan sebuah produk pembersih, ibu tiga anak ini memang mengurangi aktivitasnya di dunia seluloid. Belakangan ia malah sering muncul di acara peresmian dan *launching* produk properti, beberapa kali *Properti Indonesia* memergokinya. Apakah Lenny Marlina menerjuni bisnis ini?

Semula, ketika didesak beberapa rekan wartawan, Lenny selalu mengelak mengakui maksudnya datang ke acara-acara tersebut. "Ah saya cuma undangan," ujarnya saat beberapa kali didesak wartawan pada *launching* Apartemen Puri Kemayoran, bulan lalu.

Namun, kepada *Properti Indonesia*, Lenny Marlina akhirnya mengaku. "Saya ikut mencarikan lahan untuk dikembangkan oleh teman-teman." Konon, Lenny juga terlibat pada pembebasan lahan berskala besar di beberapa lokasi. Sudah pasti aktivitas Lenny ini tidak lepas dari pengalamannya selama ini. Ia mengakui, ketika itu, bintang film "Jangan Ambil Nyawaku" di era 80-an ini memperbaiki rumahnya. Siapa sangka, setelah direnovasi, rumahnya ditawar dengan harga tinggi. "Waktu itu saya untung besar," kata Lenny.

Wajar andai hubungannya kini dengan pengembang cukup akrab. Pada peresmian Apartemen Puri Kemayoran yang dihadiri oleh Mensesneg Moerdiono, Menpera Akbar Tandjung, misalnya, Lenny akrab berbicara dengan beberapa pengembang yang ikut hadir, termasuk dengan Cahyadi Kumala, Dirut PT Elok Abadi, pengembang Apartemen Puri Kemayoran, yang kini tengah membebaskan lahan ribuan hektar bersama Chairman Grup Bimantara, Bambang Trihatmodjo, di Jonggol, Cariu, Jabar ■ ***IU***

EFFI SETIABUDI : RESEP BISNIS PAMERAN PERUMAHAN

Merasa tak kuat bersaing dengan pengembang-pengembang yang sudah terlanjur besar, Effi Setiabudi banting setir. Ia seolah tak yakin mengembangkan bisnis jasa konstruksi. Padahal, usaha seperti itu sudah dirintisnya sejak bangku kuliah di Arsitektur UKI. Akhirnya, kini orang lebih mengenal Effi sebagai pengusaha bisnis pameran—terutama pameran perumahan, lewat PT Debindo Multi Adhiswasti di mana ia menjadi direkturnya.

Adalah trio arsitek muda Dwi Karsono, Effi Setiabudi dan Budiarto, yang mendirikan Debindo tahun 1987. Huruf awal nama-nama mereka (DEB), dijadikan awal nama perusahaan yang dibentuk. Sampai kini, mereka sudah menyelenggarakan tak kurang dari 70 pameran berbagai bidang, mulai dari pameran kosmetik, pangan, busana sampai peralatan industri. Sekitar 25 di antaranya merupakan pameran perumahan. "Kini persaingan dalam bisnis pameran sudah sangat ketat," ujar Effi, ketua departemen jasa konstruksi dan real estat Hipmi Jaya ini.

Apakah resep sukses menyelenggarakan pameran perumahan? Menurut Effi, resepnya ada empat: pelayanan yang optimal kepada peserta, jangan takut mengeluarkan dana promosi yang besar, dana promosi harus didistribusikan secara tepat, serta kreatif dan inovatif."Teorinya begitu. Tapi yang penting pelaksanaan di lapangan," tambahnya.

DOK. PROPERTI

Apakah membeli rumah di pameran lebih aman? Soalnya, tak sedikit keluhan konsumen perumahan yang membeli rumah di pameran, tapi ternyata kemudian hari banyak menimbulkan komplain konsumen. "Karena itu, kami mensyaratkan bahwa pengembang yang mengikuti pameran hanyalah yang telah melengkapi semua perizinannya dan harus sudah anggota REI," kata Effi. Untuk melindungi konsumen, dalam pameran bulan lalu, orang yang disebut-sebut calon kuat ketua umum Hipmi DKI ini, menyediakan stan khusus YLKI sebagai saluran pengaduan bagi konsumen ■ ***PTU***

ARBY : BERAWAL DARI RENTENIR

MITA BNARTI

Di mata Ketua Puskopkar Riau ini, rumah bagi karyawan perusahaan. Bukan hanya sebagai tempat berteduh, tempat pembinaan anak dan membentuk kepribadian, tetapi juga mampu untuk meredam gejolak. Kepemilikan rumah merupakan salah satu indikator kesejahteraan karyawan. "Kalau ingin menciptakan ketenangan kerja, perhatikan kesejahteraan mereka," sarannya.

Faktor inilah yang menjadi pertimbangan mengapa koperasi karyawan yang dipimpinnya memprogram pengadaan rumah sederhana dan sangat sederhana. Partisipasi ini pula lah yang kemudian menghantarkan Puskopkar Riau memperoleh penghargaan dari Presiden Soeharto, akhir November lalu bersamaan dengan peresmian massal RS dan RSS se-Indonesia.

Alumnus Fakultas Hukum Universitas Andalas 1972 ini mulai bergelut di koperasi sejak tahun 1984, saat masih menjadi karyawan Kaltex. Hati kecilnya tergerak untuk mendirikan koperasi ketika dia melihat banyak rekan-rekannya melarikan diri dari Kaltex, padahal penghasilan mereka cukup lumayan. "Setelah saya telusuri ternyata mereka banyak yang terjebak rentenir."

Kemudian dengan bantuan modal dari SBSI Kaltex, Arbi bersama beberapa sejawatnya mendirikan koperasi karyawan, dan ia pun dipercaya menjadi ketua. Dengan prioritas pada usaha simpan pinjam, akhirnya koperasi yang dikelolanya berkembang pesat dengan jumlah modal mencapai sekitar Rp 500 miliar, "Padahal dulu hanya 52 juta," katanya penuh bangga.

Ketika Puskopkar Riau terbentuk tahun 1986, lelaki yang meraih gelar MBA dari Asean Institute Management, Manila ini dipercaya menjadi Ketua Puskopkar Riau. Selain sebagai ketua Puskopkar, bapak lima anak ini juga ketua Kadinda TK I Riau dan Ketua Dekopin Propinsi Riau. Tentang penghargaan yang baru saja diterimanya, ia pun merendah. " Itu *kan* berkat kerjasama banyak pihak, termasuk Gubernur Riau yang telah banyak membantu kemudahan perijinan" ■ ***WID***

EDDY W. UTOYO : ARSITEK PARA TOKOH

Telah berpuluh bangunan dipercayakan untuk memperoleh sentuhan tangannya. Mulai dari Teater Keong Emas, kediaman resmi dan Istana Wakil Presiden, rehabilitasi Gelora Senayan, sampai kepada rumah tinggal berbagai tokoh masyarakat seperti Soedharmono, Soepardjo Rustam, dan Robby Djohan. Bahkan khusus untuk rehabilitasi arsitektur dan desain interior Gedung Latihan Bulutangkis Gelora Senayan, sebuah lembaga internasional berkenan memberinya penghargaan IASK Award. Inilah yang menyebabkan Eddy W. Utoyo cukup kondang di bidang arsitek.

Berbekal prestasi di atas, tidak perlu heran bila dalam pembentukan Jakarta Design Centre (JDC), sudah sejak awal arsitek lulusan Technische Universitat Braunschweig Jerman ini telah dilirik untuk diajak berperan serta, sekaligus kemudian diserahi menjadi pemimpin puncak sebagai Presiden Direktur.

Dunia arsitektur memang telah dikangeninya sejak kecil. "Arsitek memang cita-cita saya. Bahkan ketika tamat SMA, hanya ada satu bidang yang ada di benak saya, yakni arsitektur," tegas laki-laki yang juga mengasuh acara/rubrik Pesona Interior dan Arsitektur di beberapa media cetak dan elektronik ini.

SUMARDI

"Obsesi saya sekarang adalah mengembangkan JDC menjadi sebuah pusat desain yang dikenal luas, seperti layaknya lembaga serupa yang ada di luar negeri, tempat dimana masyarakat dan berbagai pihak memperoleh solusi di bidang arsitektur, desain interior, beserta berbagai produk turunannya," lanjut Bapak dua anak yang hobi melukis dan memasak ini ■ *(*)*

1995: The Year Of Cooling Down

While in 1994 the Indonesian property world experienced good, rapid growth, continuing the boom of 1993, a cooling down occurred throughout 1995. In mid-1995, the market reached the saturation point, and the party was over for developers. Property developments went on, however, with three important factors noted : fiercer competition among developers, money-wise consumers uninterested in gimmicks, and tighter rules issued by the government.

Residential Sector

During 1995, the property business in this sector was marked by clear signs of decreasing market demand. According to analysts, the boom in 1994 was largely due to speculation and profit taking. Most buyers were not end-users, but slick investors looking for chances to make a quick profit. Its no wonder that bad side effects happened : the customary practice of pre-project selling gave bad developers an opportunity to cheat buyers. Soon the market reached its saturation point. Following diminishing interest on the part of investors to for property products, developers were faced with difficulty in acquiring cheap loans from banks. Soedradjat Djiwandono, the Governor of the Central Bank, pointed out that bad debts could potentially come from loans to the property business. "The honeymoon is over," he warned. This statement was backed up by quick action from banks : strictly control loans to the property sector.

Following the scarcity of capital and the saturated market, competition among developers in the already sluggish market became fierce. Corrections of products' prices and qualities, and more focused targeting of consumers followed. One can say that the situation has pushed developers to become more mature, professional institutions. With the appearance of more professional developers, a crash in the property business was indeed avoided. Big developments in this sector went on. Surviving developers, usually the giant-sized developers, successfully continued building satellite cities around the outskirts of Jakarta and Surabaya. Designed to be full-fledged urban cities rather than mere residential enclaves, these satellite cities will become new centers for business activities and relieve pressure on the neighboring, mother city.

The rapid growth of these satellite cities has also brought a substantial problem : sky rocketing land prices. Soon this problem became the main obstacle for both government and developers in building low cost housing for middle to low income people. Even though this kind of development has been stated as obligatory for every developer (through the 1-3-6 rule), its development has not shown rapid progress throughout 1995. This matter was worsened by the reluctance of some big developers to have unimpressive homes at their prestigious developments, even though they can allow other small developers to build the low cost housing. But other big names in the property business did their homework : Bumi Serpong Damai, Citra Raya City of the Arts, Citra Raya Surabaya, and Kota Legenda had already begun building great numbers of such low cost housing within their elite housing settlements.

One can say that in 1995, even though the boom was over, the property business in the residential sector was still good, with surprising achievements in the further development of satellite cities and a better record in building low cost housing developments ■

LOW COST HOUSING
BIG DEVELOPERS DID THEIR HOMEWORK

Apartments

The scarcity of land within city boundaries has lead to the development of vertical settlements. Following the trend the year before, the development of apartments in 1995 has been very rapid, and most are targeted for middle and high income people. These projects, developed mostly by the big 10 groups, brought supply above the market's absorption capacity.To some analysts, market demand for apartments in 1995 may be called uncertain, even though theoretically the demand was high. Most apartment buyers were not end-users, but local investors, who were lured by developers to spend their money on apartment units in the hope of earning a higher return rate for their money compared to the deposit rate given by banks. Kosmian Pujiadi of PT Pujiadi Prestige, a company that claims to be the pioneer in the development of vertical living settlements, said that annual demand for living places in Jakarta is around 54,000 units. Based on a conservative calculation of only 30% demand to live in vertical settlements, the annual need of apartments in Jakarta will be around 16,200 units. He further revealed that there are 47 sites of middle type apartments which have been operating in DKI since 1994. On the other hand, there is a target development of 73 sites (29,940 units) of such apartments in the 1994-1997 period. At the end of 1997, there will be an over-supply of almost 34,000 units of middle income apartments. But the recent development of such apartments in big cities has been mainly targeted to middle to high income people only. To help the low income people own an apartment, a new concept of balanced development of apartments was created by the government through the office of the Ministry of Public Housing. This regulation is based on a concept of 1:2:3, which means for each unit of luxurious apartments developed, developers are obliged to build 2 units of middle class apartments and 3 units of low income apartments.A new hike in the value added tax for luxurious living settlements was recently introduced in January 1995 by the Government of Indonesia. This regulation has increased the former 10% tax to 20% for anything categorized as a luxurious type of living settlement, including apartments. Under this new regulation, people who buy apartments after January 1st 1995 had to add another 10% to the selling price of their property product, on top of the already paid value added tax. The impact of this new tax regulation was soon felt, hurting the property business, es-

KOSMIAN PUDJIADI
PIONEER IN THE DEVELOPMENT OF APARTMENTS

pecially apartment builders. Their already over-supplied apartment market became even more difficult, as buyers became harder to find. To overcome this problem and lessen the risk factor, developers have created a clever solution - service apartments, a new way of managing and marketing apartments. PT Ometraco Realty recently created a service management contract with Accord Asia Pacific, an international hotel management company, to manage Ometraco's Rp 125 billion (US$ 62.5 million) two-tower condominium Tropics Apartment located in the Slipi area on 1.5 hectors of land. Through this method, buyers can use the help of Accord Asia Pacific to lease their units to third parties. PT Pujiadi Prestige has also implemented this service management concept for their apartments in Bali and Anyer. The Sejahtera Park Apartments (Yogyakarta) and Sejahtera Garden Apartments (Surabaya) of Tanoto Group are taken care of by Choice Hotel, and the Le Crystal Apartment, owned by Jan Darmadi group, will be managed by a management firm specially created by the Darmadi group.A number of developers were waiting for the right time to develop their apartment projects on the outskirts of Jakarta. Some of these are the PT Karawang Bukit Golf (a subsidiary of Sinar Mas Group) for their Karawang Hills Apartment project, and PT Sadari Adiputra Utama (SAU) for their 5-tower apartment complex near the Bekasi-Jakarta toll gate, which is supposedly to be launched in 1997. Wijaya Karya, a government-owned developer company, has postponed most of their apartment development projects. Their apartment sub-sector was slowing down, a situation which hopefully will improve in the next two years. A similar situation happened to PT Grahabuana Cikarang. Even though this company had already prepared the land site, they are willing to wait another five years before beginning the construction of an apartment complex in the area of Kota Baru Cikarang.The Lippo Group may be named as the most creative developer in 1995 in selling their products, even though there was a climate of sluggishness in marketing apartments. While hundreds of apartments built in Jakarta are waiting for buyers, their Village Golf Condominiums, located in Lippo Village in the Karawaci area, has enjoyed a complete sell-out. Most of the buyers were Koreans, Japanese and Taiwanese executives who work in the nearby industrial estates around Karawaci and Tangerang, but there are also expatriate buyers from the industrial estates around Cilegon. Even though permits to own apartments for foreigners have not yet been issued by the government, these people have already bought units of Village Golf Condominium with the help of their companies. This big drive to own apartments among foreigners is understandable : besides saving time commuting, they can also have a good investment for the future. One can say that in 1995 the gloomy situation on apartment sector became apparent. The prediction that young executives and foreigners would be potential targets was not borne out. And the situation worsens, since thousands of new apartments units are joining the oversaturated market ■

Hotels & Resorts

The recent growth of the tourism sector, combined with the strong rate of new city development around Jakarta, has caused entrepreneurs to try their luck in the hotel business. Newcomers have recently launched hotels in Jakarta : Regent Hotel, Omni Batavia, Radison, Royal Holiday Inn, Crown Plaza and Sedona Hotel. This increases the number of 4-star and 5-star hotels in Jakarta to nine, with a capacity of 2,700 rooms. This new supply will surely raise the already searing heat of competition in the hotel sector. Even before this new competition, one can still remember the price wars between hotels, with two for one pricing , especially for group-packages. It is easy to understand that, with their high price-tags, 5-star and 4-star hotels are in danger of losing any price war against lesser starred hotels.Expensive, large scale resorts developed recently have so far borne gloomy results. Despite first class facilities and free vacation offers, consumers have shown little interest in buying such sky-high priced resorts. Sales exhibitions have not helped much: only a very small number of lots at resorts were sold during recent exhibitions. This condition is worsened by the high interest rate of 21.5% for bank loans, while at the same time banks give deposit interest rates of as high as 15% annually. Not surprisingly, one who has Rp 2 billion in his pocket would rather deposit his money than invest in a resort : he can easily collect almost Rp 300 million every year for his deposited money.Some developers believe, however, that there are good prospects for smaller resorts. Sanu Putera Group, through its subsidiary PT Kepa Duri Mas, recently built Green Hill Resort. According to Djoko Sapari, the marketing manager of PT KDM, they have succeeded in selling 430 of 590 land plots and 424 out of 428 villa units available. He boasted that the main factor behind this success is the relatively low prices offered : Rp 108 million to Rp 250 million each for the villas, and Rp 360,000 per sqm for each land plot. PT Surya Putera Perkasa has followed suit: cutting down their 1,000 sqm land plots to 500 sqm each in hope of luring todays narrowing market demand. Perhaps there soon will soon emerge a new class of resort: mini-sized resorts.It seems that the searing heat of competition in the hotel sector has not kept investors out of the kitchen. They believe that an era of MICE (meetings, invitations, conferences and exhibitions) will soon overtake Jakarta, similar to what has happened in other Pacific Rim countries. This is sup-

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ported by the prediction given by the Ministry of Tourism: 1.5 million tourists will visit Jakarta in 1995, a good 15% jump over 1994. Another reason was the recent revitalization of the hotel business in Singapore and Thailand after a period of stagnation. In anticipation of this kind of regrowth, recently 45 new hotels (55% 3-star hotels) have been built in or near Jakarta, with another 30 to be opened in the period 1996-1998 ■

Office Space

One may say that doing business in the office space sub-sector is the most fearsome in todays Indonesian real estate market. Uncontrolled development of office space, due to the nations economic growth back in the 1980s, finally bequeathed todays over-supply situation. In 1982, the office occupancy rate in Jakarta was almost 100%. It was almost impossible to find a space to rent due to the scarcity of office space. This situation changed dramatically starting in the mid 1980s : supply swamped the market and vacancy rate rose steadily, while rental rates plummeted. In the opinion of some developers, there is a good market demand for office spaces within the CBD area. According to Bayu Utomo CEO of PT Procon Indah/JLW, between 1992 - 1994 there were average transactions of around 200,000 sqm. each year inside this prime location. This was a good achievement for an Asian country, only surpassed by Japan. This led to the conclusion that actually there is no lack of market demand, but an over-supply situation. In the last months of 1995, due to the

OFFICE BUILDINGS IN THE JAKARTA CBD

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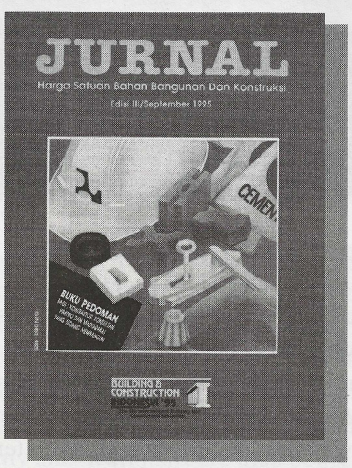

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completion of several office buildings, there will be a substantial amount of added (34,000 sqm.) office space. This supply will come from the Jakarta Stock Exchange Building, the Mashill Tower, the Bapindo Center I and II, the Empire Tower, the Great River Tower, the Exim Bank Tower and the Adhi Building. That means an over-supply of around 134,000 sqm of office space in 1995 alone.An ongoing trend has been the continued success of selling office space through the strata title method. Lippo Group experienced such success in 1992 with its Sudirman Tower. Today, Sudirman Tower has been completely sold out. Victoria Building, at Jalan Hassanudin, facing the newly developed Seibu Department Store, has also sold out . But the record of a single buyer for high rise office buildings may soon be achieved by Lippo Group for its 19,700 sqm Lippo Life Center on Jalan Gatot Subroto. No data was released by PT Lippoland Development as to who this mysterious buyer will be. Another trend appeared in this sector : Since the market for office space sold by lease has already reached the saturation point, better demand for strata title office space was seen. And unsold apartment sites have become office building sites! Parallel with the recently friendly investment climate, the supply of office space in Surabaya has also been increasing rapidly. Within only four years, 15 new office buildings have already been developed and sold. The BCA Group, BRI Group, BII Group and Ometraco Group - the giants from Jakarta - have already signaled their arrival with already functioning skyscrapers along Surabaya's main roads of Darmo Raya, Jalan Pemuda, and Jalan Basuki Rahmat. Two local developers, PT Puri Pariwara with the 7,700 sqm World Trade Center Building at Jalan Pemuda, and PT Mulia Sasmita with the Medan Pemuda Building has added another 158,470 sqm of new office space to this city, enough to accommodate 1,580 new medium-size offices. A gloomy situation of over-supply is already haunting this sector. As of May 1995, the occupancy rate was only 65%. The new office spaces are too expensive for most local businesses.To some analysts, developers in Indonesia are anticipating a rush of new investors in 1997 as a consequence of a better national economic situation, with low bank interest in the coming years ■

Shopping Centers

In modern times, the function of shopping centers just as places where people come to buy things has been dramatically changed into multi-functional family centers, where groups go to have entertainment and recreation, as well as shop. According to a seasoned businessman in the shopping center and mall sector, Hari Darmawan of Matahari Group, in the next 6-7 years - with 20 super malls developed around Jakarta will become the greatest shopping destination in South-east Asia. Meanwhile, Jakarta itself will have grown to be a gigantic. megapolitan city with more than 23 million inhabitants by the year 2000.The rapid development of shopping centers can be called a successful implementation of the strategy to create new demand in the people. The target population consists of the younger generation and

CITRALAND MALL
MULTIFUCTIONAL FAMILY CENTER

middle income housewives. This strategy has clearly developed a new kind of buyer: the influencers, i.e. consumers that tend to maintain their prestige by shopping in newly opened, fashionable shopping centers. Soon they are followed by the followers, who tend to go shopping any place where large numbers of people gather. Consumers also choose shopping centers where they can get a combination of comfortable shopping, good prices, easy to find products, and good service.Since November 1995, two large malls began operating on the outskirts of Jakarta : the 60,000 sqm Plaza Senayan I and

Lippoland's 100,000 sqm Supermall at Karawaci. One can add the expansion of Mega Pasaraya Mall (15,000 sqm) to this number, with its main anchor tenant being Seibu of Japan,. Soon, in early 1996, others will follow suit : the 142,000 sqm Megamall Pluit, the 132,000 sqm Taman Anggrek mall, the 20,000 sqm Plaza Senayan II and the last part of the Mega Pasaraya Mall (15,000 sqm). Other big malls which are coming are the 60,000

Puri Indah Mall, the 220,000 sqm Hypermall in Bumi Serpong Damai, the 110,000 sqm Citraland Regency Mall, the 76,000 sqm Graha Java Mall, the 60,000 sqm BNI City Mall, and the 300,000 sqm Bintaro Jaya Mall. It is impossible to depend on local tenants to fill the gigantic floor space available. Overseas users like Seibu, JC Penny and Wall mart are also being invited. Seibu, which operates at the Mega Pasaraya Mall (first phase), has become another attraction for shoppers around Kebayoran Baru. Located beside the famous Sarinah Pasaraya, it has already attracted thousands of visitors. Lippo Supermal, where JC Penny and Wall mart will open large stores, although located 20 kilometers away

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from Jakarta, has already shown magical results. Hundreds of thousands of visitors from Jakarta, Bogor and Bandung regularly flock to this place on weekends. During weekdays, this number is usually around 20,000 people each day. At the grand opening on Sunday, December 3rd 1995, mall operators recorded 300,000 visitors!

One can say that the opening of such giant super malls, helped by the names of well-known international tenants, has proven to be a great success in 1995 ■

Industrial Estates

The development of industrial estates in Indonesia can be traced back to the issuance of the Presidential Decree no 53/1989 which establishes the opening of industrial estates. But things were not so easy in this specialized property sector, and development was not as fast as that experienced in the other sectors. All industrial estates are developed in Java Island around the outskirts of Jakarta and Surabaya. There are 18,000 hectors of land designated for industrial estates in Jabotabek, but only 1,045 hectors has been developed. Actually,in the West Java area there are 40,000 hectors of potential industrial land ready to be developed into industrial estates, free standing industrial complexes and general land zoned for industry. However, zoned industrial land may be irrelevant, as land can easily be re-zoned to other uses. The total stock of serviceable industrial land in the Jakarta region, which also includes the fringe municipalities of Bogor, Tanggerang, Karawang and Serang, was estimated at 2,800 hectors.In 1995. There are five big industrial estates financed by big developers : Lippo Cikarang (Bekasi), Bukit Indah City (Cikampek), Cikarang Industrial Estates (Bekasi), Karawang International Industrial City (Karawang) and Bintan Industrial City (Bintan Island). Prices for land at prime industrial estates, according to Colliers Gardine, are around US$ 100 - 220 per sqm, while for such land at the outskirts of Jakarta prices are around US$ 50 -100 per sqm. Prices depend on location, infrastructural facilities provided and transportation access.Throughout 1995, the main issue in this sector was the unequal distribution. Java has already been declared closed for the development of new industrial estates. This is supposed to push further industrial growth to the other islands of Indonesia, and to maximize the utilization of the already provided industrial estates in Java. There was no strong enthusiasm recorded in this sector in 1995. This is due to the more attractive financial returns in developing in other property sectors rather than industrial estates ■

Finance 1996

Finally Free from the Tight Money Policy?

A prominent step taken by the Indonesian Central Bank toward the property sector in 1995 was the declaration that the honeymoon between both sides was over. Developers cannot now find cheap loans coming from the banks. This situation was reinforced by the policy from the government's side that credits to the property sector have reached peak levels and should no more add to the burdens of the government.The Central Bank's statement, which did not specify which sub-sector of property that may not be helped, has aroused confusion among business players. According to Asmuadji of Bank Papan and Aninda Sardjana of Bank Tata, there was no problem for banks in providing loans for developing houses for middle to low income people, since the demand is always great. Another banker, Dahlan Sutalaksana, expressed his opinion that today's climate of a (disguised) tight money policy given by Central Bank will be lifted in 1996. His opinion was based on the rapid economic growth which will be enjoyed by Asean countries, including Indonesia. "Based on the data revealed by IMF, Indonesia may enjoy an economic growth of 7.5% in 1996. With such conditions, bank rates can be held down to boost investment. Overall, there will be no need to continue 1995's tight money policy, since there will be no more burden from the real estate sectors." said Dahlan Sutalaksana.According to data revealed by Bank Indonesia, total loans provided by banks as of September 1995 was Rp 239 trillion, of which Rp 40.9 trillion (17.14 %) was delivered to the property sector. Throughout 1993 and 1994 , the portion was only 13.3% and 16.25%. One can easily see that during 1995 the magic margin of 17.14% was passed. But the Central Bank has also projected that as of the end of 1996, from total loans of Rp 279 trillion, only Rp 479 trillion (17.14 %) will have been funneled to the property sector. Does all this mean that '96 will be free from the tight money policy? ■

Soedradjat Djiwandono, the Gonernor of Central Bank

1996: Be Prudent

During 1995, the Central Bank warned local banks to think twice before providing credit to the property sector. For banks which greatly expose themselves and focus their services on the property sector, a warning will continue to be issued. According to some analysts, the Central Bank has further tightened its grip by changing the cut-off rate of the Central Bank's Certificates, which has led to a kind of tight money policy affecting the Indonesian business climate. On the other hand, while staying with the such tight money policy, the growth of loans to the property sector was quite good, with more than Rp 42 trillion (US$ 21 billion) going to this sector. To find out the Central Bank's recent opinion to the property sector, the Properti Indonesia magazine recently launched a short, direct interview with the Governor of Central Bank, Soedradjat Djiwandono. Here are the excerpts:

Since early 1995, the central Bank has warned local banks to lessen the loans for the property sector. But during the few last months of 1995, the Central Bank has pushed a lot of money to the property sector. What are the main causes?

Our appeal - not warning - to local banks to be careful on providing loans to the property sector was based on the fact that this sector is classified as a sector which is very sensitive to any slight change in the macro economic situation. This means that this sector has a great risk factor. As professionals, banks should take very early precautionary steps against any harm that could be caused by the property sector. Early in 1995, the property sector still enjoyed rapid growth, which, in our critical analysis, could bring negative effects on the national inflation rate. This is due to two factors : the likelihood of higher land prices and the fact that property products have become a component of CPI. As you can clearly see, our appeal to the local banks was inclined more to be extra cautious than to stop giving the loans.

But developers need help from banks to finance their businesses.

We understand fully this situation. But we also asked the property developers to project their progress according to the real market demand and end-users absorbing capacities, based on the real income of end-users. Should the property sector be firm with these principles, then the banks' loans to the property sector could be protected against any mishaps.

What were the conditions of loans to the prop-

erty sector during the 1994-1995 period ?

Until October 1995, the growth of loans to the property sector was 28.3%. This was smaller than the 40.9 percentage which occurred in 1994 during the same period. The mean growth for the first 10 months of 1995 was 2.5%, which is a little below the 3.5 percentage in 1994 at the same period. But please take into account the great fluctuation of these figures. During the last 5 months of 1995, we recorded a fast monthly growth of 3% and 4% for June and July respectively, followed by a slower growth rate of 2.7% and 1.1% in August and September 1995 respectively, and a fast growth rate of 3.9% in October 1995. As you can see, one can not make the conclusion that loans to the property sector during 1995 showed a declining curve. From our point of view, during 1995 all of the local banks had already kept a prudent stand on the property sector.

What is Central Bank's recommendations for a financing model for the Indonesian property sector based on the recent macroeconomic situation?

The prominent risk for any bank giving loans to the property sector is the bank's liquidity risks, since property ventures need a very long term credit facility, while the public funds - the main source of banks' funds - are usually short-term. Banks' liquidity may easily be toppled due to these bank's limited maturity transformation capabilities. To overcome this problem, and to keep providing loans to the property sector, banks should find other long-term fund sources, such as their own paid capital, government loans and overseas loans. We also have to take into account that, usually, loans to the property sector amount to the largest amounts we have seen in some time. On the other hand, the proportion of the financing to the property sector should be in accordance with the Credit Maximum Limit rule. In order to minimize the risk factor, banks should create a syndication with other banks or other financial institutions to provide the loans. Some of the financing alternatives for banks to provide such loans are the issuances of long term mortgage loans or commercial papers, while for developers there is a good chance to find long term financial sources by going public ■

Property Spots

LOW COST HOUSING PROJECT IN KARAWANG

During the first week of December 1995, Ir Akbar Tandjung, The Minister of Public Housing, launched the initial development of 3,400 units of low cost houses located at Desa Karang Anyar (Karawang), built by PT Adyaesta Ciptatama. According to the regent of Karawang, who was one of the attendees, there is a great demand for such houses to shelter his 1.7 million constituents, most of whom are workers at the nearby industrial estates

SOFT LAUNCHING OF MARINA ANYER RESORT

Recently, the Daksa Group launched the first phase development of their Marina Anyer Resort. In this phase of development, 400 units will be developed at a total investment of US$ 9 million. During this session, which was attended by the Minister of Public Housing Akbar Tandjung and the Minister of Youth and Sports Hayono Isman, a pre-project selling campaign successfully sold 198 units of the 400 to be developed initially.

SEMINAR ON KASIBA

A bilingual seminar on Kasiba (ready to develop land plots) was recently held by the office of The Ministry of Public Housing and Perumnas, with the cooperation of JICA (Japan International Cooperation Agencies). This seminar, which was attended by officials from the office of Ministry of Public Works, Perum Perumnas and other professionals, had the objective to discuss the Kasiba situation and related problems in both Indonesia and Japan.

PURI KEMAYORAN APARTMENTS

A 3.38 hectares plot of land located at the former Kemayoran International Airport will be developed into the 8 tower, 26 floor Puri Kemayoran Apartments complex by PT Elok Abadi, joint-ventured with Perum Perumnas. According to Bambang Trihatmodjo, Chairman of PT EA, the total investment for this project will amount to US$ 100 million. The target consumers for this giant scale apartment project are young couples, young executives and students who study at the nearby universities.

A NEW INTERNATIONAL STANDARD SCHOOL.

Wardiman Djojonegoro, the Minister of Education, on Saturday December 16th 1995 inaugurated Global Unggul Jaya, a new international standard school located on 7 hectors of land in the Bintaro Jaya housing complex - developed by PT Pembangunan Jaya. Along with the Japanese and British International Schools, the Global Unggul Jaya, which opened 5 months ago, means to familiarize its students with the international community. The tuition fee is US$ 7,600 (Rp 17 million) for 6 years. Besides the Global Unggul Jaya, other international standard schools currently operating in Indonesia are the Pelita Harapan (Lippo Karawaci, Tangerang), Al Azhar Boarding School (Lippo Cikarang -Bekasi), St Laurentia - Alam Sutera (Serpong), Cilegon International School (Cilegon), and Islamic Nurul Fikri (Cimanggis) ■

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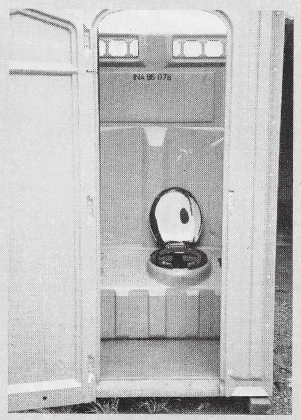

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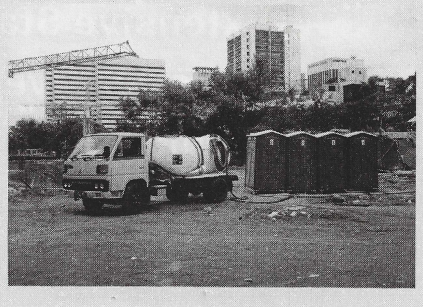

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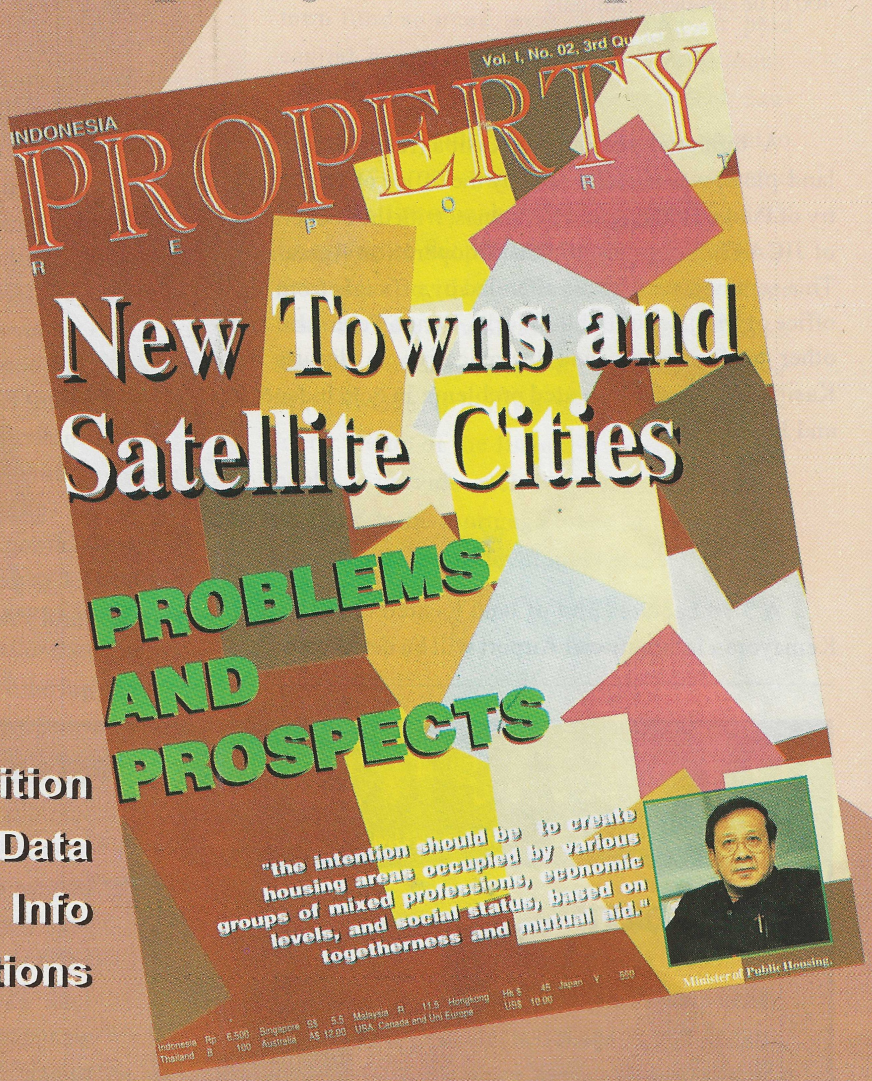

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"kataayah, kita nggak pindah-pindah lagi"

Terima kasih
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Tini, Taman Manggu Indah, Pondok Aren - Tangerang

"Dulu Tini kasihan deh, melihat ayah dan ibu, setiap dua tahun pindah lagi...pindah lagi... Tini sendiri ganti sekolah, ganti teman, kamar tidur juga semakin kecil... ach ! sumpek deh. Tapi kata ayah mulai sekarang, kita nggak pindah-pindah lagi.
Dirgahayu BTN dan terima kasih atas jasamu buat keluarga kami."

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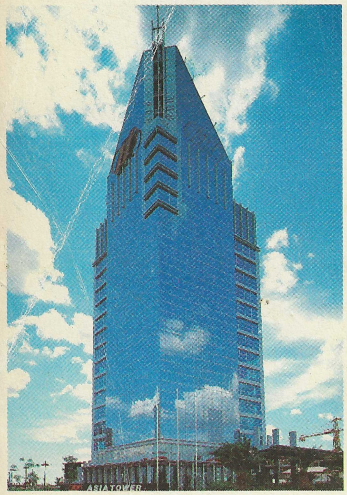

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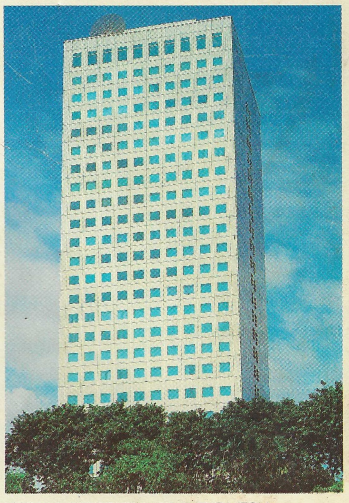

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PRODUCTS (KIND OF GLASS)		THICKNESS (mm.)	STANDARD SIZE Min. (inch)	STANDARD SIZE Max. (inch)
INDOFLOT (clear float glass)	FL	2,3,5,6,8,10, 12,15,19	18 x 6	413 x 120
PANASAP (tinted float glass)				
1. PANASAP BLUE	HFL	5, 6, 8, 10, 12	96 x 60	280 x 120
2. PANASAP DARK BLUE	DHFL	3, 5, 6, 8, 10, 12	60 x 40	200 x 120
3. PANASAP BRONZE	BRFL	5, 6, 8, 10, 12	60 x 48	200 x 120
4. PANASAP GREEN	GNFL	5, 6, 8, 10, 12	60 x 48	200 x 120
5. PANASAP GREY	GFL	5, 6, 8, 10, 12	30 x 24	200 x 120
6. PANASAP DARK GREY	DGFL	3, 5, 6	44 x 36	120 x 84
STOPSOL (on-line reflective glass)				
1. SUPERSILVER BLUE	SSH	6, 8, 10, 12	120 x 84	200 x 120
2. SUPERSILVER DARK BLUE	SSDH	5, 6, 8, 10	60 x 48	200 x 120
3. SUPERSILVER GREY	SSG	6, 8, 10, 12	120 x 84	200 x 120
4. SUPERSILVER DARK GREY	SSDG	5, 6	60 x 48	120 x 84
5. SUPERSILVER GREEN	SSGN	5, 6, 8, 10	60 x 48	200 x 120
6. CLASSIC CLEAR	CFL	5, 6	60 x 48	120 x 84
7. CLASSIC BRONZE	CBR	5, 6	18 x 6	144 x 120
8. CLASSIC GREEN	CGN	5, 6	60 x 48	120 x 84
9. CLASSIC DARK BLUE	CDH	5, 6, 8	18 x 6	200 x 120
10. CLASSIC DARK GREY	CDG	5, 6	18 x 6	120 x 84
INDOFIGUR (figured glass)				
1. MISLITE	FM	3, 5	44 x 36	84 x 48
2. FLORA	FF	3, 5	44 x 36	84 x 48
3. PAINTED FLORA		3	60 x 48	60 x 48
4. NON REFLECTIVE	NR	2	48 x 20	72 x 48
SAFETY GLASS				
1. TEMPERLITE (tempered safety glass)	PT	5, 6, 8, 10, 12, 15, 19	-	161 x 84
2. LAMISAFE (laminated safety glass)	PL	3+3, 5+5, etc.	-	118 x 78
DANTA PRIMA MIRROR				
1. DANTA PRIMA CLEAR	MP	2, 3, 5, 6	40 x 20	120 x 84
2. DANTA PRIMA BLUE	MPH	5, 6	96 x 72	96 x 72
3. DANTA PRIMA BRONZE	MPBR	5, 6	96 x 72	96 x 72
4. DANTA PRIMA GREY	MPG	5, 6	96 x 72	96 x 72
5. DANTA PRIMA DARK GREY	MPDG	5	96 x 72	96 x 72
CURVED GLASS / BENDING GLASS		5,6,8,10,12	R = 10 12 x 12	R = ~ 157 x 98

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